

Fill in this information to identify the case:

Debtor 1 RICHARD MICHAEL CALLAGHAN, JR.

Debtor 2 JOYCE M CALLAGHAN
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-22310JAD

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BANK OF NEW YORK MELLON Court claim no. (if known): 9-2

Last 4 digits of any number you use to identify the debtor's account 2 5 6 6

Property Address: 1887 STATE RTE 356
LEECHBURG PA 15656

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>15,709.72</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>15,709.72</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>15,709.72</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$295.85

The next postpetition payment is due on

4 / 1 / 2026
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 RICHARD MICHAEL CALLAGHAN, JR.
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 08/29/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RICHARD MICHAEL CALLAGHAN, JR.**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
POST PETITION FEE NOTICE (Part *** ERROR ***)				
08/26/2024	1307597	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	650.00
				650.00

MORTGAGE ARR. (Part 2 (b))

04/27/2020	1155774	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	708.94
05/26/2020	1159168	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	287.16
06/26/2020	1162542	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	287.16
07/29/2020	1165735	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	287.16
09/28/2020	1171889	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	573.84
10/26/2020	1174996	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	306.65
11/24/2020	1178087	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	306.65
12/21/2020	1181099	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	306.65
09/24/2021	1209080	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	107.86
10/25/2021	1212191	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	403.53
11/22/2021	1215253	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	503.76
12/23/2021	1218269	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.71
01/26/2022	1221361	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.72
02/23/2022	1224356	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.71
03/25/2022	1227182	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.71
04/26/2022	1230245	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.71
05/25/2022	1233274	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.71
07/26/2022	1239324	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	525.10
08/24/2022	1242219	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	599.72
09/27/2022	1245113	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	1,273.40
10/25/2022	1247977	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	585.83
11/23/2022	1250775	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	571.95
12/22/2022	1253588	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	571.97
02/23/2023	1259002	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	739.76
04/25/2023	1264395	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	506.11
05/25/2023	1267177	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	912.86
06/26/2023	1270104	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	1,745.39
				15,709.72

MORTGAGE REGULAR PAYMENT (Part 3)

08/27/2019	1128317	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	858.93
09/24/2019	1131758	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	286.89
10/24/2019	1134994	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	848.81
11/25/2019	1138452	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	566.07
12/23/2019	1141898	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	283.18
01/28/2020	1145255	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	850.69
02/25/2020	1148767	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	284.12
03/23/2020	1152314	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	568.18
04/27/2020	1155774	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	539.57
05/26/2020	1159168	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
06/26/2020	1162542	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
07/29/2020	1165735	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
08/25/2020	1168807	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	297.87
09/28/2020	1171889	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	549.87
10/26/2020	1174996	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
11/24/2020	1178087	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
12/21/2020	1181099	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
01/25/2021	1184013	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	1,871.37
02/22/2021	1187078	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	498.08
03/26/2021	1190311	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	880.12
04/26/2021	1193604	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	786.80
05/25/2021	1196746	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	714.19
06/25/2021	1199559	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	660.21
07/26/2021	1202783	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	947.28
08/26/2021	1205931	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	330.22
09/24/2021	1209080	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	517.52
10/25/2021	1212191	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
11/22/2021	1215253	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
12/23/2021	1218269	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/26/2022	1221361	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
02/23/2022	1224356	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
03/25/2022	1227182	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
04/26/2022	1230245	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
05/25/2022	1233274	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
06/27/2022	1236311	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	169.77
07/26/2022	1239324	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	677.97
08/24/2022	1242219	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
09/27/2022	1245113	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
10/25/2022	1247977	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
11/23/2022	1250775	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
12/22/2022	1253588	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
01/26/2023	1256323	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	264.25
02/23/2023	1259002	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	583.49
03/28/2023	1261607	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
04/25/2023	1264395	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
05/25/2023	1267177	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
06/26/2023	1270104	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
07/25/2023	1272965	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
08/25/2023	1275706	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
09/26/2023	1278496	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
10/25/2023	1281209	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	423.87
				<u>26,279.94</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RICHARD MICHAEL CALLAGHAN, JR.
JOYCE M CALLAGHAN
1887 ST. RT. 356
LEECHBURG, PA 15656

ELSIE R LAMPL ESQ
240 EAST PITTSBURGH ST
GREENSBURG, PA 15601

BANK OF NEW YORK MELLON
C/O BANK OF AMERICA NA**
PO BOX 660933
DALLAS, TX 75266-0933

BANK OF AMERICA NA
ATTN BANKRUPTCY NOTICING
PO BOX 31785
TAMPA, FL 33631-3785

MCCABE WEISBERG & CONWAY LLC
1420 WALNUT ST STE 1501
PHILADELPHIA, PA 19102

8/29/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee